

INDUSTRY LEADERS HALL OF FAME



Network International



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Faith Kobusingye Mugambwa Regional Managing Director Network International



Dr. Segun Aina Africa Fintech Network



Network International



Kenya Institute of Bankers



Bongi Kunene The Banking Association



Raphael Lekolool Postbank Kenya



Noha Shaker Egyptian Fintech Association Africa FinTech Network



Ali Hussein Kassim Association of



André Løvestam Chief Executive Officer Zwipe



Mizinga Melu Managing Director & Chief Absa Bank Zambia Plc



Uzoma Dozie Chief Executive Officer Sparkle



Mamie KALONDA FINCA RD Congo SA



Abdi Mohamed Absa Bank Tanzania



Kuldip Paliwal Chief Executive Office First Alliance Bank (Z)



Funsho Idowu Links Microfinance



Chidi Okpala Asante Financial



Fabian Kasi Centenary Bank



Eric Muli Founder & Group CEO Lipa Later



Paul Mbugua Group Mana aging Director International Ltd



Lanre Bamisebi Group Director, IT & Operations **Equity Bank (Kenya) Limited**



Joseph Verahese Network International



Dr. Inderpal Singh Dotgo, A Gupshup



Dr. Henry Clarke Kisembo, PhD Global Chief Managing Partner Development Associates Link International (DALI)



Anna Collard KnowBe4 Africa



Ian Read FICO



Samir Khare Group Chief Information FMBcapital Holdings Plc



Dr. Peter Niuguna Co-operative Bank of Kenya



Solomon Tesfive Lion International Bank



Mutisunge Zulu Zambia National (ZANACO)



Syed Umer Adil Madani Faisal Islamic



Serge Robyns OpenWay



Cyril Ghanem **IDEX Biometrics**



Muhammad Nana Partnerships, Eastern Europe Middle East & Africa



Diiba Diallo Senior Fintech Advisor **Ecobank Transnational Inc.**



Billy Odera Jubilee Insurance



Nisham Chhabra Netcore



Chukwudi Nwokike Netcore



Caroline Kariemu-Brazell Managing Director M-Tip



Paul Mugambi Kytabu Inc.



Binzad Aliar Ameyo



Head of Account Based Marketing Ameyo











ABOUT THE 8th AFRICA BANK 4.0 SUMMIT - CEO EXCLUSIVE

Digital technologies are unlocking new pathways for rapid economic growth, innovation, employment, and access to all forms of services in Africa.

Internet penetration is a major facet that supports all verticals in enhancing access to services; Africa's internet coverage still lags behind other regions, which creates a digital divide limiting the availability of services, and issues for the remote and poorer areas in many countries. This is the case with the financial services sector as well.

The question arises; how are governments, the financial services sector, and the telecommunication authorities working to narrow these gaps, and enhance access of financial services to customers especially in the remote areas of Africa, which include the poorest of the poor?

Across five days which covering a series of workshops and forums, the 8th Africa Bank 4.0 Summit - CEO Exclusive brings together the policy makers, and the higher authorities from the continent's Fintech and Banking sector to pave the way forward for Africa's progress Africa during uncertain times by advancing digital inclusion in the continent.

Just as many products have high-end versions out there in the market, the 8th Africa Bank 4.0 Summit - CEO Exclusive is the premium edition of the Africa Bank 4.0 Summit.

The event is a dynamic CEO assembly hosting ministerial officials from the relevant government bodies, and the chief executive officers from banks, microfinance institutions, fintechs and regulators on the speaker roster. Within the audience the event hosts senior and executive management officials from the financial services sector to determine Africa's bright future in digital banking & beyond.









CENTRAL THEMES

Perfect Examples of Translating Intention to Action

Showcasing success stories that offer a 360-degree perspective on enhancing financial inclusion excelling the art of advancing customer-centered retail digital financial services



Open Banking's support to Enhance **Financial Inclusion**



Digital Banking with Empathy



Investing in Customer Engagement Technologies



Innovating Retail Banking Product &



Future Proofing Consumer Financing



Making Digital Consumer Credit Accessible and Affordable



Next Generation of Biometric Secured Payment Systems



Customer's Secured Digital Onboarding



Customer Experience & Satisfaction



Creating a Transparent, and Seamless Payment Transfer Infrastructure



Investing in Voice of the Customer, in Neobanks



Aligning Culture & Gender Diversity in Financial Service Excellence & Transformation



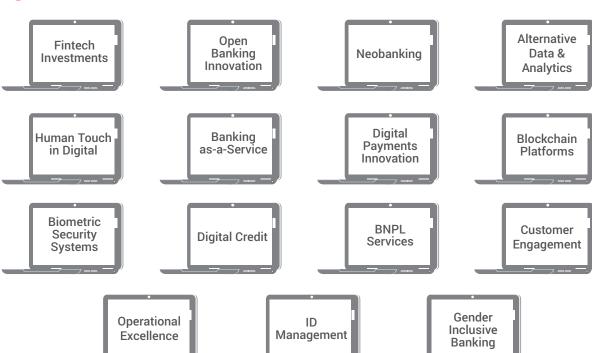
Investing in the Customer's Data Protection, Usage, and Personalization



Enhancing Financial Inclusion & Growth with Fintech Innovation



TRENDING AT THE 8TH AFRICA BANK 4.0 SUMMIT – CEO EXCLUSIVE











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AGENDA | Day-1 Wednesday 25th May 2022 network







08:00 Morning Registration & Networking

09:00 Welcome from BII World: House Keeping & Administration

09:10 Chairman's Opening Remarks

John Njoroge - Country Manager, Kenya | Network International

SECTION 1: BEING PREPARED FOR AN UNCERTAINTY: ADVANCING DIGITAL INCLUSION FOR THE WIDER OUTREACH IN AFRICA

CURTAIN RAISING KEYNOTE

09:30 Beyond Banking: Producing Seamless Financial Experiences through Disruptive Technologies



- · What are the innovations that have made the most impact on the African financial ecosystem since the covid pandemic, and what are the ideas that have failed to produce impact?
- · Why is it essential to establish a clear classification to understand which fintech innovations are the most relevant to banks?
- · When it comes to partnerships in order to achieve seamless experiences, what should banks ideally do to map the possible futures for the evolutionary paths of emerging fintech innovations?
- How will these innovations impact the ways in which financial services are structured, provisioned, and consumed in the future?
- What will be the implications of these innovations on the broader financial system of Africa?

Presenter:

Nandan Mer - Group Chief Executive Officer | Network International

10:00 Re-thinking the Unbanked – Public-Private Partnerships towards Enhancing Inclusive Banking

In many African countries with a very high unbanked population, more consumers have mobile phones than bank accounts. Although fintech startups and mobile operators have been able to deliver powerful solutions and dramatically have impact the lives of the poorest of the poor, there are still efforts being taken to narrow the unbanked and banked gap. But we have to understand how to deal with these questions being asked by the financial service providers:

- · How can the private sector work with the regulators to build a financial services ecosystem that enable's prosperity and are far more immediately inclusive?
- What is the role of development and aid in driving financial inclusion?
- How can agency banking networks be improved and lean towards distribution of financial services to reach new customers?
- · What can be done to promote empowerment of people in achieving poverty eradication, social integration, employment integration, and full form of access to finance?

Joint Presenters:

Dr. Henry Clarke Kisembo, PhD – Global Chief Managing Partner | Development Associates Link International (DALI) Paul Mugambi – Chairman | Kytabu Inc.

Donald Chepkutwo - Senior Financial Inclusion & Digital Finance Specialist

10:40 Networking Refreshment Break

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11:10 CEO INFLUENCER PANEL Taking Digital Banking to Rural Africa



The COVID-19 pandemic has pushed businesses over the technology tipping point and significantly sped up the adoption of digital technology in the last one year. Research suggests that the use of digital-only products has accelerated by more than 5 years. In light of this quantum leap:

- · What can Africa do to build a robust digital payments infrastructure across smaller towns and cities?
- What is the role of fast and reliable internet in financial inclusion?
- · How will the advent of 5G become a catalyst for innovation and growth in financial inclusion?
- Will IOT-based 'invisible payment' become a household norm?
- What is the road ahead to achieve a 100% digital transformation and financial inclusion across Rural Africa?

Featured Panelists:

Dr. Segun Aina – President | Africa Fintech Network

Julias Alego - Chief Executive Officer | Kenya Institute of Bankers

Bongi Kunene - Managing Director | The Banking Association South Africa

Raphael Lekolool - Managing Director | Postbank Kenya

Moderated By:

Faith Kobusingye Mugambwa - Regional Managing Director, East Africa | Network International

AGENDA | Day-1





12:00 Going Biometric: Making Customer Convenience Safe and Secure

As consumers want more convenient, safe, and secure ways to pay, biometrics are widely seen as the next wave of innovation within payment cards. Zwipe is a leading biometric fintech on a mission to Make Convenience Safe and Secure through biometrics. In this presentation, we will talk about:

- · How is biometric technology enhancing the ease and security of digital payment transactions?
- · How will biometric payment cards offer issuers an opportunity to create differentiation, accelerate customer acquisition, uplift loyalty and create new revenue streams?
- What are the steps that banks need to take to offer this innovation?

Presenter:

André Løvestam - Chief Executive Officer | Zwipe

12:20 New business models and technologies for profitable payment business

- Card-as-a-Service, BNPL, embedded finance, cloud payments, digital wallets for micro-merchants and consumers: stories from OpenWay clients all around the globe
- Lessons learnt from non-bank financial institutions and fintechs
- Universal digital payments platform for traditional and innovative payment businesses

Presenter:

Serge Robyns - Head of Presales | OpenWay

12:40 A Vision for Conversational Banking

With increasing competition emerging from new fintech players, the key driver of market success now in the banking sector is customer experience. Banks that deliver delightful, personalized and efficient experiences will win customers. With the rise of smartphones, as consumers spend more time in their messaging apps, conversational experiences are becoming the new digital storefront. Compared to websites, apps and offline outlets, conversations enable easyto-use, personalized, engaging experiences without needing to download an additional app. Conversational journey and Al-powered chatbots in messaging apps can automate the full customer lifecycle including lead generation, KYC verifications, payment collection, policy renewals, loan approvals, servicing, and more. It's as if the bank offers the perfect (but digital) relationship manager to each customer - this increases customer satisfaction and revenues while reducing costs.

- Introducing Conversational Banking
- Opportunities for BFSI sector to boost customer engagement, revenue, and satisfaction
- Enablement and Implementation
 - > Personal Relationship Manager (PRM)
 - > Customer journeys
 - > Chatbot functionality
 - > Security and data privacy regulations

Dr. Inderpal Singh – EVP and Chief Executive Officer | Dotgo, A Gupshup Company

13:00 Networking Lunch Break

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SECTION 2: HARMONIZING YOUR CUSTOMER DATA FOR ANALYTICS READINESS

14:00 **LEADERS INNOVATION PANEL** Deploying AI and Automation to Drive Customer Engagement, Efficiency and **Productivity**

- How bots, algorithms, and artificial intelligence are reshaping the future of banking support functions for better customer experiences?
- Harnessing automation for a future that works. Where are we going wrong with our RPA implementation?
- What were the key developments from 2020/2021 in terms of AI, Data Science, Machine
- Learning and Deep Learning technologies? What trends are meant for 2022, and what will continue beyond?
- · How does data science and analytics help in maintaining a continuous process of innovation and process improvement to drive growth? Where are we positioned in this matter as a region?

Featured Panelists:

Uzoma Dozie - Chief Executive Officer | Sparkle

Samir Khare - Group Chief Information & Digital Officer | FMBcapital Holdings Plc

Billy Odera - Chief Data Officer | Jubilee Insurance

Joseph Verghese - Senior Vice President, Head of Processing Solutions | Network International

Nisham Chhabra - Regional Vice President (Africa) | Netcore

Moderated By:

Muhammad Nana - Vice President, Fintech Partnerships, Eastern Europe Middle East & Africa | Mastercard

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14:50 Winning Trends in Fintech Customer Engagement using Digital Channels

- · What experts are saying about customer engagement
- Beyond the email broadcast
- The Netflix style website experience
- Obstacles to Winning in Digital Communications
- · When the Machine Does the Talking

Presenter:

Chukwudi Nwokike - Client Services Manager Head (Africa) | Netcore

15:10 Improving Cybersecurity culture - internally and externally

- · State of cybersecurity culture in Africa
- Using behavior design principles in improving security culture
- Examples of internal and external (consumer and customer-facing) security awareness campaigns in the financial sector Presenter:

Anna Collard - SVP Content Strategy and Evangelist | KnowBe4 Africa

15:30 Networking Refreshment Break

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SECTION 3: TRANSFORMING RETAIL BANKING SERVICES FOR EXPONENTIAL GROWTH

16:00 Addressing Digital Credit Risks in Emerging Markets

- Digitization has still improved lending efficiencies. Loans processes are faster and more agile.
- · Hurdles unique to digitization I.e., identity, algorithm and cyber still remain prevalent.
- The need for regulatory readiness that caters for the integration between banks and MNOs/Fintechs.
- Technology does provide opportunity for processing and credit administration but poses legal and other operational types of threats.

Presenter:

Mutisunge Zulu - Chief Risk Officer | Zambia National Commercial Bank (ZANACO)

16:20 RETAIL CEO PANEL Touching the Skies: Making Africa's Retail Customer Experience Superior than Ever



Africa being a land of opportunity owing to an unbanked population brings a variety of financial servicing options especially within the retail space. Be it the mobile, agency banking, branch banking, cards, micro loans and many more financial services, Africa has the customer base for each retail product. Retail banks have been collaborating with Fintechs to provide better customer experiences. Regulators have been working closely with their banking members to ensure a better banking environment, however, there are facets in the region's retail banking sector that requires improvement. The panel will talk about:

- What did retail banks learn during the 2020 global crisis, and what is our report card from 2021 up until now?
- · Customers require convenience at every stage of their banking journey. How is technology helping to minimize the response time in customer onboarding via digital platforms?
- Making a successful marriage with Fintechs & Partners via Open APIs & Innovation Platforms. What is the right formula for retail banks to ensure a successful marriage, to enhance the customer's experience and engagement?
- How can retail banks maximize the consumer's savings and deposits portfolio?
- What is the scope of rewards and loyalty to drive better retail customer experiences?

Featured Panelists:

Abdi Mohamed - Chief Executive Officer | Absa Bank Tanzania

Kuldip Paliwal - Managing Director & Chief Executive Officer | First Alliance Bank (Z) Limited

Funsho Idowu - Chief Executive Officer | Links Microfinance Bank

Chidi Okpala – Chief Executive Officer | Asante Financial Services Group

Dr. Inderpal Singh – EVP and Chief Executive Officer | Dotgo, A Gupshup Company

Moderated By:

John Njoroge - Country Manager, Kenya | Network International

17:00 8th Africa Bank 4.0 Summit - CEO Exclusive Day One Conference Close

Evening Networking Reception

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AGENDA | Day-2 Thursday 26th May 2022 network>







08:30 Morning Registration & Networking

09:00 **Welcome Remarks from the Chairman**

John Njoroge - Country Manager, Kenya | Network International

SECTION 4: DOMINATING IN PARTNERSHIPS WITH OPEN PLATFORMS TO RE-THINK DIGITAL PAYMENTS

09:10 How will Open Banking support Financial Inclusion in Africa?

Ever since open banking was launched in the UK & Europe in 2018, regulators around the globe have embraced a shift towards nnovation. In this presentation, we will discuss.

- How will open banking help Africa's unbanked population to have access to finance?
- · What are the best strategies to accelerate the development of a robust open banking ecosystem and capabilities in the region?
- What is needed to be done to overcome the challenges hindering the opportunities to enable a full adoption and growth for open banking?

Hany Fekry - Group Managing Director, Processing | Network International

09:30 Digital Disruption: How Retail Banks can Fight Back

- · Current market trends
- The biggest threats facing retail banks
- The opportunity
- · How to fight back

Presenter:

lan Read - Senior Partner | FICO

09:50 LEADERS PAYMENTS PANEL The Future is Trustless. What is required to Boost Digital Payments?



Trust is an outdated concept. We should not need trust to be able to do trade. Trust should be an implicit hallmark, not an explicit task. What do we need to develop to remove the need to achieve it? And what do we need instead? We need to build an environment that is safe by default. We need to shift from transactions based on the identification of the counterparties to transactions based on the strongly authenticated credentials of the counterparties. How do we get there? Let's discuss the future of going trustless and how that can boost your digital payments transactional services:

- · Can Africa leapfrog towards open banking and its partnership in accelerating payment excellence? What are the promises of open banking in driving financial inclusion in Africa?
- How digital payment providers can unlock innovation in the digital finance ecosystem by selling open APIs to third parties? How will the empowerment of these companies help create new products and services that will benefit providers, third parties, and low-income
- · How interoperability framework can make sure we can incorporate all players into a framework that enables new players to build value?
- · What is the future of the card, and where are we in the blockchain race along with crypto- secured payments systems? What will be the mainstream adoption in Africa over the next 3 years?
- · The future is uncertain, yet the future is cloud. What are regulators doing in this aspect to implement a data mitigation process towards cloud architecture?

Featured Panelists:

Funsho Idowu - Chief Executive Officer | Links Microfinance Bank

Lanre Bamisebi - Group Director, IT & Operations | Equity Bank (Kenya) Limited

Dr. Peter Njuguna - Chief Information Officer | Co-operative Bank of Kenya

Solomon Tesfiye - Chief Information Officer | Lion International Bank

Muhammad Nana - Vice President, Fintech Partnerships, Eastern Europe Middle East & Africa | Mastercard

Benjamin Arunda – Founder | ChainAdvise Blockchain Advisory

Moderated By:

Nandan Mer - Group Chief Executive Officer | Network International

10:30 Networking Refreshment Break

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SECTION 5: GENDER BASED EMPOWERMENT AND MAKING EASILY CREDIT ACCESSIBLE

11:00 19866

LEADERS PANEL Making Consumer Credit Accessible & Affordable in the Digital Age

Consumer credit has always been a major requirement for a customer, be it secured or unsecured lending options. The challenges are its accessibility to the customer, along with its affordability. Digital platforms make banking simpler, however since we're talking about the availability of credit, risks are involved. In this session, we will talk about:

- What is the potential loan growth market size in the immediate future of Africa?
- What are the regulatory implications to harness digital credit, making it one of the most successful business models for affordable access of finance?
- · What are the risks associated in facilitating credit to an underserved segment? What methods are being adopted to mitigate these risks?
- How is FinTech narrowing the divide in lending by overcoming the challenges from the conventional lenders?
- · What is the role of emerging technologies in the next-generation of lending to level the playing field?
- How BNPL is Redefining Consumer Lending & able to Drive Epic Deals?
- Lack of credible credit data denies credit access to majority of population. Is BNPL the ideal alternative to credit cards for the financially excluded customers?

Featured Panelists:

Fabian Kasi – Managing Director | Centenary Bank

lan Read - Senior Partner | FICO

Mutisunge Zulu - Chief Risk Officer | Zambia National Commercial Bank (ZANACO)

Eric Muli – Founder & Group CEO | Lipa Later

Moderated By:

Donald Chepkutwo - Senior Financial Inclusion & Digital Finance Specialist

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AGENDA | Day-2







11:40 Demystifying Digital Transformation with Cloud Contact Center

Cloud Contact Center has become a major discussion point for all businesses. In comparison with the legacy, complex & expensive CX technology, it is much easier to deploy and scalable to fulfill the growing need for unified customer interactions. Even with all its upsides, it can be challenging for organizations to plan and implement it while moving from legacy systems. Join this event to explore how Ameyo's best-in-class Omnichannel Cloud Contact Center can be the solution for seamless CX transformation.

- Exclusive Features
- Omnichannel Contact Center solution
- · Secure and Scalable Cloud Infrastructure
- · Automations to enhance efficiency
- Al-Powered Customer Insights

Presenter:

Binzad Aliar - VP of Global Sales | Ameyo

12:00 Setting the scene of gender inclusion in Africa

- · Why does women's financial inclusion matter a lot in Africa?
- What are the main barriers to enabling women's financial inclusion?
- · Where is Africa positioned in the under developed countries and developing countries specifically to the inclusion of women in the financial system?
- · Why should women's financial inclusion be a priority for governments?
- What are the steps that need to be taken and how can the public and private sector work together to improve the situation?

Mizinga Melu - Managing Director & Chief Executive Officer | Absa Bank Zambia Plc

12:20 Seamless Payment Experiences enabled by Biometrics

- Why biometric payment cards are the next big thing in Africa and across the world
- · Customer needs being met by banks offering biometric payment cards
- · How contactless and biometrics bring more seamless and safer payments and to which customer segments
- The future of multi-purpose smart cards secured by biometrics

Presenter:

Cyril Ghanem - SVP Sales EMEA | IDEX Biometrics

12:40 WOMEN VOICES CEO PANEL How can small business women entrepreneurs overcome funding challenges and achieve business growth?

79965

Increasing women's literacy on the continent could help close part of the financing gap. About over 35 million women today in Africa are not signed up for any form of financial service be it a bank or a mobile money account. Banks and digital financial services can establish programs teaching basic financial literacy to their clients. Through these programs, financial service providers can grow their client base, create greater customer loyalty, and ensure reliable returns. The panel will also talk about:

- · Why women entrepreneurs are critical to economic growth?
- · Why increasing women's access to finance in Africa is good for business?
- · What infrastructure needs to be built to enhance access to finance for women?
- · What are regulators and traditional banks doing to influence financial investments to women entrepreneurs?
- What is the role of Fintech innovation in this regards to support women SME owners?

Featured Panelists:

Mizinga Melu - Managing Director & Chief Executive Officer | Absa Bank Zambia Plc

Mamie KALONDA - Chief Executive Officer | FINCA RD Congo SA

Noha Shaker - Secretary General | Egyptian Fintech Association | Vice President | Africa FinTech Network

Caroline Kariemu-Brazell – Co-Founder & Managing Director | M-Tip

Djiba Diallo - Senior Fintech Advisor, Operations & Technology | Ecobank Transnational Inc.

Moderated By:

Faith Kobusingye Mugambwa - Regional Managing Director, East Africa | Network International

13:30 Networking Lunch Break

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SECTION 6: GETTING YOUR SYSTEMS, AND OPERATIONS FOOLPROOF

14:30 CLOSING LEADERS PANEL Achieving Operational Excellence: Conquering Digital, Business and Cultural Transformations: Building Strong On-Premises and Virtual Teams 39965

The pandemic the Future of Work entirely different from what we could've expected. Virtual teams have become a reality, and banks are looking towards building stronger teams across the board to driving digital transformation excellence. Our panel will

- · How to upskill, develop leadership, re-route talent and build teams that are ready to deliver operational excellence?
- · What are the key elements to ensure you conform to compliance issues along the way in your journey to build stronger teams to drive digital transformation?
- · How to build business and IT workforce strategies that take into account your diverse workforce talents, resources, challenges and project goals?
- · How to build out business transformation initially from your core internal team to the point where all employees take on a transformation mindset?
- · Since data is the key to a true transformation, how can you define it correctly? And how can you define who are the
- How to use the digitalization roadmap to support your organization's operational excellence transformation? **Featured Panelists:**

Nandan Mer - Group Chief Executive Officer | Network International

Samir Khare - Group Chief Information & Digital Officer | FMBcapital Holdings Plc

Syed Umer Adil Madani – Chief Operating Officer | Faisal Islamic Bank (Sudan)

Raman MK - Head of Account-Based Marketing | Ameyo

Moderated By:

Joseph Verghese - Senior Vice President, Head of Processing Solutions | Network International

15:10 Shared Digital Financial Inclusion Banking Solutions

Presenter:

Paul Mbugua - Group Managing Director | Eclectics International Ltd

15:30 Closing Remarks and Close of the 8th Africa Bank 4.0 Summit - CEO Exclusive

Pre-Awards Networking Reception

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